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Remarks

This response is to the Office Letter mailed in the above referenced case on October 05, 2004. Applicant acknowledges the error of numbering in original claims 1-14 and 16-30, therefore, Claims 1-29 were originally presented for examination. Applicant acknowledges an election restriction where Donald R. Boys elected claims 25-29, without traverse, during a telephone conversation with the Examiner on September 21, 2004.

The applicant has carefully noted and reviewed the Examiner's rejections, references and comments. Applicant herein amends claim 25 to more particularly point out the subject matter deemed patentable by applicant. Applicant provides arguments which clearly distinguish applicant's claims, as amended, over the art of O'Neil. Claims 28-29 are canceled. Claim 30 is added. Claims 1-24 are canceled as drawn to a non-elected invention.

The Examiner objects to the title of the present application as not being descriptive of the invention being claimed. Applicant claims a method for creating and distributing non-sensitive data summaries from data aggregated on behalf of users. The title of the invention at present is "Method and Apparatus for Creating and Distributing Non-Sensitized Information Summaries to Users". The Examiner suggests the title be changed to "Extracting Non-Secure Information from Combination of Secure and Non-Secure Information."

Applicant disagrees with the title suggested by the Examiner. Applicant does not teach or claim extracting non-secure data from a combination of secure and non-secure information. Applicant believes the present title is adequate for describing the invention.

Applicant herein amends claim 25 to positively recite that data is aggregated data related to a requesting user, received from non-proprietary sources on behalf of the user wherein the data is de-sensitized by comparing the data to sensitive data personal to the user, stored in a database and removing the sensitive data found in the aggregated data.

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Applicant interprets O'Neil as teaching that the aggregated data is a user profile proprietary to the user. The user controls what personal data is released to requesting entities by creating rules for each requesting entity, which allows different types of data released to different entities (col. 6, lines 36-64).

Applicant argues that the system of O'Neil fails to teach that the aggregated data is related to a requesting user and received from non-proprietary sources. O'Neil also fails to teach comparing the data to sensitive data personal to the user, stored in a database and removing the sensitive data found in the aggregated data.

Applicant's invention is unique in that an instance of software (SW) 203 is provided within processing server 199 and adapted as a content creator (application) capable of omitting any sensitive data from data requested from outside sources by user 217. Sensitive data may include but is not limited to credit card numbers, full account numbers, Social Security numbers, user names, passwords, personal-identification-numbers (PIN), and the like. In some cases, certain result data including exact account balance may be considered sensitive. Applicant's invention facilitates privacy for the user when viewing his/her summary information from various financial accounts online, for example.

For the first time known in the art, applicant's invention provides a method and apparatus for creating non-sensitized data summaries for distribution to user interfaces so that ordering users may view pertinent data about their Web accounts without being required to view or cache any sensitive data, which might be compromised through error or intent.

Applicant believes claim 25 is patentable, as amended and argued above. Therefore, dependent claims 26-27 are also patentable at least as depended from a patentable claim. Claims 28-29 are herein canceled.

In view of the above arguments, and remarks, it is clear that the reference of O'Neil fails to support a 102(e) rejection for the claims, as amended, in applicant's present invention. It is therefore respectfully requested that this application be reconsidered, the claims be allowed, and that this case be passed quickly to issue.

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If there are any time extensions needed beyond any extension specifically requested with this amendment, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted,
Christopher Kern et al.

by _____
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